CLAIMS

WHAT IS CLAIMED IS:

1.   A method of automatically selecting document templates, comprising the steps of:

presenting a document image from an account;

matching the document image against a series of known check templates from the account; and

producing confidence scores corresponding to the degree of similarity of the document image compared to each document template.

2.   The method of claim 1, further comprising the step of matching the confidence scores with a predetermined high similarity threshold.

3.   The method of claim 2, further comprising the step of positively identifying the document image if a confidence score is above the predetermined high similarity threshold.

4.   The method of claim 1, further comprising the step of matching the confidence score with a predetermined low similarity threshold.

5.   The method of claim 4, further comprising the step of creating a new document template for the account corresponding to the document image if the confidence score is below the predetermined low similarity threshold.

6.   The method of claim 4, further comprising the step of applying a partial layout comparison to the image and the closest matching template if the confidence score is above the low similarity threshold.

5   7.   The method of claim 6, further comprising the step of providing results of the partial layout comparison including a list of image parts and a corresponding confidence score for each image part.

8.   The method of claim 7, further comprising the step of creating one or more exclusion

10   zones corresponding to image parts that exhibit a low confidence score.

9.   The method of claim 1, wherein the document is a check.

10.   A method of automatically selecting check templates, comprising the steps of:

15   presenting a check image from an account;

matching the check image against a series of known check templates from

the account;

producing confidence scores corresponding to the degree of similarity of the

check image compared to each check template;

20   matching the confidence scores with a predetermined high similarity

threshold and a predetermined low similarity threshold.

11.   The method of claim 10, further comprising the step of positively identifying the check image if a confidence score is above the predetermined high similarity threshold.

12.   The method of claim 10, further comprising the step of creating a new check template for the account corresponding to the check image if the confidence score is below the predetermined low similarity threshold.

13.   The method of claim 10, further comprising the step of applying a partial layout comparison to the image and the closest matching template if the confidence score is above the low similarity threshold and below the predetermined high similarity threshold.

14.   The method of claim 13, further comprising the step of providing results of the partial layout comparison including a list of image parts and a corresponding confidence score for each image part.

15.   The method of claim 14, further comprising the step of creating one or more exclusion zones corresponding to image parts that exhibit a low confidence score.

16.   A computer program for automatically selecting document templates, comprising:
        machine readable instructions for matching a document image against a
series of known document templates;

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machine readable instructions for producing confidence scores corresponding to the degree of similarity of the document image compared to each document template; and

machine readable instructions for matching the confidence scores with a predetermined high similarity threshold and a predetermined low similarity threshold.

17.   The computer program of claim 16, further comprising machine readable instructions for positively identifying the document image if a confidence score is above the predetermined high similarity threshold.

18.   The computer program of claim 16, further comprising machine readable instructions for creating a new document template corresponding to the document image if the confidence score is below the predetermined low similarity threshold.

19.   The computer program of claim 16, further comprising machine readable instructions for applying a partial layout comparison to the document image and the closest matching document template if the confidence score is above the low similarity threshold and below the high similarity threshold.

20. The computer program of claim 19, further comprising machine readable instructions for providing results of the partial layout comparison including a list of image parts and a corresponding confidence score for each image part.

5   21. The computer program of claim 20, further comprising machine readable instructions for creating one or more exclusion zones corresponding to image parts that exhibit a low confidence score.

22. The computer program of claim 16, wherein the document is a check.

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